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March 20, 2019

Chief Judge Carla E. Craig
U.S. Bankruptcy Court, EDNY
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East - Suite 1595
Brooklyn, NY 11201-1800

Re: Loss Mitigation Status Report
Debtor: Cecil Haynes
Bankruptcy No.: 18-44538

Dear Honorable Chief Judge Craig:

This firm represents debtor, Cecil Haynes, (hereinafter “Mr. Haynes” or “Debtor”) in the above-referenced matter. Please allow this letter to serve as a status update submitted on behalf of Mr. Haynes in connection with his continued participation in this Honorable Court’s Loss Mitigation Program.

For purposes of brevity, our firm, on behalf of Mr. Haynes, emailed Lender’s Counsel the below proposed terms:

- A down payment of \$50,000.00
- Interest rate remains at 8.625%
- Extend the term of the loan to 480 months
- Approximate PITI payment would be \$4,584.30

Additionally, on March 15, 2019 our office reached out to Lender’s Counsel to confirm that Mr. Haynes was reviewed for all options and we anticipate a response on the matter.

Should your Honor have any questions or concerns, please do not hesitate to contact the undersigned.

Thank you,
Respectfully Submitted,

/s/ Hanin R. Shadood
Hanin R. Shadood, Esq.
Aronow Law, P.C.